Certificate Number: 16339-PAM-DE-036206675

Bankruptcy Case Number: 21-02417



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 15, 2021</u>, at <u>9:59</u> o'clock <u>PM EST</u>, <u>Heidi Lebitz</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 15, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>